

SRE0006-US

MAIL DATE

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

In re the Application of:

J. LOW

Serial No.: 10/718,615

Filed: November 24, 2003

For: SYSTEMS AND METHODS FOR  
AUTOMATED TRANSACTIONS  
PROCESSING

Art Unit: 3629

Examiner: Not Yet Assigned

### INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Applicant wishes to make of record in the above-identified application the document or documents referenced on the attached Form PTO-1449. A copy of each reference is enclosed herewith.

The undersigned believes that this Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application. Accordingly, Applicant does not believe that a fee is due for filing this paper. However, should a first action on the merits have been issued on the same day or before this Information Disclosure Statement is filed, please accept this Information Disclosure Statement under Rule 97(c) and charge the requisite Rule 17(p) fee to our Deposit Account No. 50-1390, under Order No. SRE0006-US and proceed to consider this Information Disclosure Statement.

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It is respectfully requested that the information be expressly considered during the prosecution of this application, and that each reference be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This submission does not represent that any referenced document is material or constitutes "prior art." If it should be determined that one or more of the referenced documents constitute "prior art" under United States law, Applicant reserves the right to present to the Office the relevant facts and law regarding the appropriate status of the reference or references.

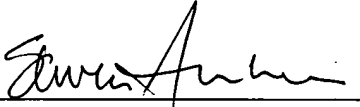
Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over any referenced document, should it be applied against the claims of the present application.

SHAW PITTMAN LLP  
1650 Tysons Boulevard  
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Tel: (703) 770-7606

Date: March 23, 2004

Respectfully submitted,

J. LOW

By:  #43475  
for: Michael D. Bednarek  
Registration No. 32,329

MDB/SPA/ge

Document #: 1277391 v.1

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IDENTIFICATION OF COPENDING APPLICATION(S)

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Applicant wishes to identify the following copending application or applications which may contain technical subject matter related to that of the present invention:

<u>Serial No.</u>	<u>Filed</u>	<u>Attorney Docket No.</u>	<u>Patent No.</u>
09/967,045	10/01/2001	SRE0001-US	
10/267,942	10/10/2002	SRE0002-US	
10/630,857	07/31/2003	SRE0004-US	
10/660,644	09/12/2003	SRE0005-US	

This identification is not to be construed as a waiver of confidentiality as to the cited application now or upon issuance of the present application as a patent. The Examiner is

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Art Unit: 3629

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respectfully requested to consider the cited copending application or applications and the art cited therein during examination of the present application.

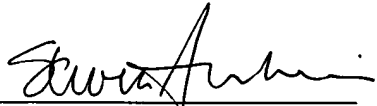
**DO NOT PRINT THE ABOVE CITATION(S) IN ANY PATENT THAT  
ISSUES FROM THE ABOVE-CAPTIONED APPLICATION OR ANY  
OTHER RELATED APPLICATION.**

SHAW PITTMAN LLP  
1650 Tysons Boulevard  
McLean, VA 22102  
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Respectfully submitted,

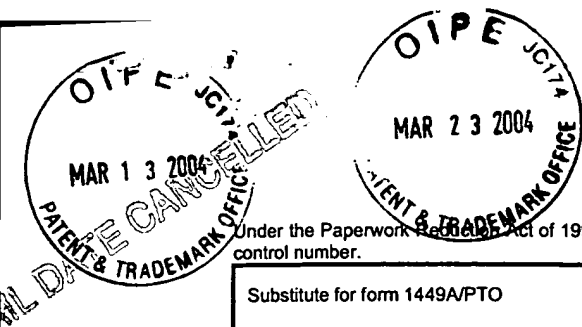
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Date: March 23, 2004

By:  #43475  
For: Michael D. Bednarek  
Registration No. 32,329

MDB/SPA/ge

Document #: 1277314 v.1



PTO/SB/08A (10-01)  
Approved for use through 10/31/2002. OMB 0651-0031  
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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Substitute for form 1449A/PTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (use as many sheets as necessary)		<b>Application Number</b>	10/718,615
		<b>Filing Date</b>	November 24, 2003
		<b>First Named Inventor</b>	J. LOW
		<b>Art Unit</b>	3629
		<b>Examiner Name</b>	Not Yet Assigned
<b>Sheet</b> 1	of 4	<b>Attorney Docket Number</b>	SRE0006-US

U.S. PATENT DOCUMENTS					
Examiner Initials	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number- Kind Code <sup>2</sup> (if known)			
		US-5,191,522	03/02/1993	Bosco et al.	
		US-5,573,244	11/12/1996	Mindes	
		US-5,704,045	12/30/1997	King et al.	
		US-5,732,397	03/02/1998	Detore et al.	
		US-5,752,236	05/12/1998	Sexton et al.	
		US-5,752,237	05/12/1998	Cherny	
		US-5,754,980	05/19/1998	Anderson et al.	
		US-5,806,042	09/08/1998	Kelly et al.	
		US-5,839,113	11/17/1998	Federau et al.	
		US-5,842,148	11/24/1998	Prendergast et al.	
		US-5,842,921	12/01/1998	Mindes et al.	
		US-5,852,808	12/22/1998	Cherny	
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		US-6,321,212	11/20/2001	Lange	
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		US-6,526,386	02/25/2003	Chapman et al.	
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		US-6,604,080	08/05/2003	Kern	
		20010027437	10/04/2001	Turbeville et al.	
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		20010044734	11/22/2001	Walker et al.	
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		20010053986	12/20/2001	Dick	
		20020002475	01/03/2002	Freedman et al.	
		20020004731	01/10/2002	Belben	
		20020029158	03/07/2002	Wolff et al.	
		20020032586	03/14/2002	Joao	
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		20020035489	03/21/2002	Herman et al.	
		20020035528	03/21/2002	Simpson et al.	
		20020042770	04/11/2002	Slyke et al.	
		20020046066	04/18/2002	Laurenzano	
		20020046067	04/18/2002	Kruchenbuchi et al.	
		20020049617	04/25/2002	Lencki et al.	
		20020069077	06/06/2002	Brophy et al.	
		20020069155	06/06/2002	Nafeh et al.	
		20020077866	06/20/2002	Javerlhac	
		20020077868	06/20/2002	Javerlhac	
		20020078046	06/20/2002	Uluakar et al.	

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		Filing Date	November 24, 2003
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Sheet 2	of 4	Attorney Docket Number	SRE0006-US

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		Number- Kind Code <sup>2</sup> (if known)			
		20020082874	06/27/2002	Go	
		20020082875	06/27/2002	Best-Devereux	
		20020091553	07/11/2002	Callen et al.	
		20020091624	07/11/2002	Glodjo et al.	
		20020091991	07/11/2002	Castro	
		20020095317	07/18/2002	McCabe	
		20020099640	07/25/2002	Lange	
		20020111833	08/15/2002	Dick	
		20020116227	08/22/2002	Dick	
		20020120776	08/29/2002	Eggebraaten et al.	
		20020138307	09/26/2002	Kramer	
		20020143583	10/03/2002	Reader et al.	
		20020143584	10/03/2002	Lundegren	
		20020147670	10/10/2002	Lange	
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		20020156656	10/24/2002	Harrell et al.	
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		20020169715	11/14/2002	Ruth et al.	
		20020174042	11/21/2002	Arena et al.	
		20020174046	11/21/2002	Mistretta	
		20020188540	12/12/2002	Fay et al.	
		20020194053	12/19/2002	Barrett et al.	
		20020194098	12/19/2002	Stiff et al.	
		20020194131	12/19/2002	Dick	
		20020198802	12/26/2002	Koresko, V	
		20030004759	01/02/2003	Chapman et al.	
		20030009355	01/09/2003	Gupta	
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		20030014342	01/16/2003	Vande Pol	
		20030018497	01/23/2003	Luedtke	
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		20030023544	01/30/2003	Chodes	
		20030028405	02/06/2003	Chapman et al.	
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		20030055778	03/20/2003	Erlanger	
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		20030065540	04/03/2003	Callen et al.	
		20030074233	04/17/2003	Lee	
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		20030078815	04/24/2003	Parsons	
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		20030083908	05/01/2003	Steinmann	
		20030083972	05/01/2003	Williams	
		20030083975	05/01/2003	O'Grady et al.	
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		20030115128	06/19/2003	Lange et al.	
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Substitute for form 1449A/PTO

*(use as many sheets as necessary)*

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of	4
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<b>Application Number</b>	10/718,615
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<b>First Named Inventor</b>	J. LOW
<b>Art Unit</b>	3629
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<b>Attorney Docket Number</b>	SRE0006-US

[illegible][illegible]

Examiner  
Signature

Date  
Considered

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<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

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		<b>Attorney Docket Number</b>	SRE0006-US
<b>Sheet</b>	3	<b>of</b>	4

<b>OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS</b>			
<b>Examiner Initials</b>	<b>Cite No.<sup>1</sup></b>	<b>Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.</b>	<b>T<sup>2</sup></b>
		"Questions of reinsurance. A short guide," produced by Swiss Re Publishing (1998), Swiss Reinsurance Company, Mythenquai 50/60, PO Box CH-8022 Zurich, Switzerland	<input type="checkbox"/>
		"Overview of Riskclick," <a href="http://www.riskclick.com">http://www.riskclick.com</a>	<input type="checkbox"/>
		"Reinsurance for the Third Millennium," <a href="http://marketing.r3k.com">http://marketing.r3k.com</a>	<input type="checkbox"/>
		"Inreon," <a href="http://www.inreon.com">http://www.inreon.com</a>	<input type="checkbox"/>
		"Smartfac," <a href="http://www.smartfac.com">http://www.smartfac.com</a>	<input type="checkbox"/>
		"Platform - eReinsure," <a href="http://www.ereinsure.com">http://www.ereinsure.com</a>	<input type="checkbox"/>
		"Insurance and Reinsurance Industry Business Methods and Software Intellectual Property Prior Art," December 2001 (Lincoln National Reassurance Company)	<input type="checkbox"/>
		"ManageReinsurance User Guide," version 1.1 (December 5, 2001)	<input type="checkbox"/>
		R. GRUNIG and P. HALL, "An introduction to rating casualty business," Swiss Reinsurance Company, Zurich (2000)	<input type="checkbox"/>
		"An introduction to reinsurance," Swiss Reinsurance Company (1996)	<input type="checkbox"/>

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